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Docket No. 3499-94

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: David Lawrence et al.

Filed: March 20, 2001

Group Art Unit: 3624

Serial No: 09/812,627

Examiner: Narayanswamy Subramanian

For: AUTOMATED GLOBAL RISK MANAGEMENT

Commissioner for Patents
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**AMENDMENT IN RESPONSE TO
THE MARCH 9, 2004 OFFICE ACTION**

GROUP 3600

Sir:

In response to the Office Action dated March 9, 2004, favorable reconsideration of the above-identified patent application in view of the following amendments and remarks is respectfully requested.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.